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Express Mail No. EV729043050US
Docket No.: 418268003US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Smith et al.

Application No.: 10/789,392

Confirmation No.: 4945

Filed: February 27, 2004

Art Unit: 3621

For: METHOD AND SYSTEM FOR A SERVICE
PROVIDER TO CONTROL EXPOSURE
TO NON-PAYMENT BY A SERVICE
CONSUMER

INFORMATION DISCLOSURE STATEMENT (IDS)

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is filed before the mailing date of a first Office Action on the merits as far as is known to the undersigned (37 CFR 1.97(b)(3)).

A copy of each reference, excluding the U.S. Patents and Applications on the PTO/SB/08 is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.K./

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. In accordance with 37 CFR 1.97(h), the filing of this Information Disclosure statement shall not be construed to be an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

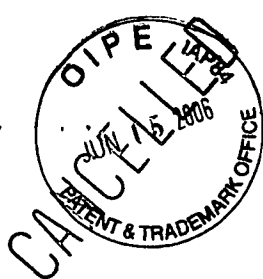
The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0665, under Order No. 418268003US.

Dated: 6-13-06

Respectfully submitted,

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Attorney Docket No. 418268003US

PTO/SB/08a/b (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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Substitute for form 1449A/B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/789,392-Conf. #4945		
		Filing Date	February 27, 2004		
		First Named Inventor	Mike D. Smith		
		Art Unit	3621		
		Examiner Name	J. A. Reagan		
Sheet	1	of	2	Attorney Docket Number	418268003US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US-5,953,420	09-14-1999	Matyas, Jr. et al.	
		US-6,438,691	08-20-2002	Mao	
		US-5,878,138	03-02-1999	Yacobi	
		US-10/789,805	02-27-2004	Smith et al.	
		US-10/789,808	02-27-2004	Smith et al.	
		US-10/788,677	02-27-2004	Smith et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	MM-DD-YYYY			
		EP 0 824 742	02/25/1998	Briscoe		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		PEHA, Jon et al. "Pay Cash: A Secure Efficient Internet Payment System," Proc. of the Fifth International Conference on Electronic Commerce, October 2003, Pittsburgh, Pennsylvania (10 pages)	
		YANG, Beverly et al. "PPay: Micropayments for Peer-to-Peer Systems, CCS '03, October 27-30, 2003, Washington, DC (11 pages)	
		ZHOU, Jianying et al. "Undeniable Billing in Mobile Communication," Proceedings of the 4th Annual ACM/IEEE International Conference on Mobile Computing and Networking, October 1998 (7 pages)	
		COFFEY, Tom et al. "Non-Repudiation with Mandatory Proof of Receipt," ACM SIGCOMM Computer Communication Review, Volume 26, Issue 1, January 1996 (12 pages)	
		TRACZ, Robert et al. "Fair Electronic Cash Withdrawal and Change Return for Wireless Networks," International Conference on Mobile Computing and Networking Proceedings of the 1st International Workshop on Mobile Commerce, Rome, Italy, 2001 (6 pages)	
		YOU, Cheng-Hwee et al. "On the Efficient Implementation of Fair Non-Repudiation," ACM SIGCOMM Computer Communication Review, Volume 28, Issue 5, October 1998 (11 pages)	
		SKEVINGTON, P.J., et al. "Trusted Third Parties in Electronic Commerce," BT Technology	

Examiner Signature	/Jamie Kucab/	Date Considered	10/20/2008
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /J.K./

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				First Named Inventor	Mike D. Smith
				Art Unit	3621
				Examiner Name	J. A. Reagan
Sheet	2	of	2	Attorney Docket Number	418268003US

	Journal, Volume 15, Issue 2, April 1997 (6 pages)	
	LOURIDAS, Panagiotis, "Some Guidelines for Non-repudiation Protocols," ACM SIGCOMM Computer Communication Review, Volume 30, Issue 5, October 2000 (12 pages)	
	PFITZMANN, Birgit, et al. "Strong Loss Tolerance of Electronic Coin Systems." ACM Transactions on Computer Systems (TOCS), Volume 15, Issue 2, May 1997 (22 pages)	
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	O'MAHONY, et al., "Electronic Payment Systems for E-Commerce," Artech House Publishers, 2001	
	CHEN, Y., et al., "Online Checking Micro-Payment System in the Mobile Environment," Online!, March 18, 2003	

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¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature	/Jamie Kucab/	Date Considered	10/20/2008
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